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Larryce Tabron

TECHNOLOGY | PERSONAL FINANCES

New Chatbot Is a 'Code Red' For Google's Search Engine Business

FROM FIRST BUSINESS PAGE
change that could upend the business.

For more than 20 years, the Google search engine has served as the world's primary gateway to the internet. But with a new kind of chatbot technology poised to reinvent or even replace traditional search engines, Google could face the first serious threat to its main search business. One Google executive described the efforts as make or break for Google's future.

ChatGPT was released by an aggressive research lab called OpenAI, and Google is among the many other companies, labs and researchers that have helped build this technology. But experts believe the tech giant could struggle to compete with the newer, smaller companies developing these chatbots, because of the many ways the technology could damage its business.

Google has spent several years working on chatbots and, like other big tech companies, has aggressively pursued artificial intelligence technology. Google has already built a chatbot that could rival ChatGPT. In fact, the technology at the heart of OpenAI's chatbot was developed by researchers at Google.

Called LaMDA, or Language Model for Dialogue Applications, Google's chatbot received enormous attention in the summer when a Google engineer, Blake Lemoine, claimed it was sentient. This was not true, but the technology showed how much chatbot technology had improved in recent months.

Google may be reluctant to deploy this new tech as a replacement for online search, however, because it is not suited to delivering digital ads, which accounted

for more than 80 percent of the company's revenue last year.

"No company is invincible; all are vulnerable," said Margaret O'Mara, a professor at the University of Washington who specializes in the history of Silicon Valley. "For companies that have become extraordinarily successful doing one market-defining thing, it is hard to have a second act with something entirely different."

Because these new chatbots learn their skills by analyzing huge amounts of data posted to the internet, they have a way of blending fiction with fact. They deliver information that can be biased against women and people of color. They can generate toxic language, including hate speech.

All of that could turn people against Google and damage the corporate brand it has spent decades building. As OpenAI has shown, newer companies may be more willing to take their chances with complaints in exchange for growth.

Even if Google perfects chatbots, it must tackle another issue: Does this technology cannibalize the company's lucrative search ads? If a chatbot is responding to queries with tight sentences, there is less reason for people to click on advertising links.

"Google has a business model issue," said Amr Awadallah, who worked for Yahoo and Google and now runs Vectara, a start-up that is building similar technology. "If Google gives you the perfect answer to each query, you won't click on any ads."

Sundar Pichai, Google's chief executive, has been involved in a series of meetings to define Google's A.I. strategy, and he has upended the work of numerous



MAX WHITAKER FOR THE NEW YORK TIMES
Sundar Pichai, Google's chief, has stressed the importance of artificial intelligence to his company, which has spent several years working on chatbots.

groups inside the company to respond to the threat that ChatGPT poses, according to a memo and audio recording obtained by The New York Times. Employees have also been tasked with building A.I. products that can create artwork and other images, like OpenAI's DALL-E technology, which has been used by more than three million people.

From now until a major conference expected to be hosted by Google in May, teams within Google's research, Trust and Safety, and other departments have been reassigned to help develop and release new A.I. prototypes and products.

As the technology advances, industry experts believe, Google must decide whether it will over-

haul its search engine and make a full-fledged chatbot the face of its flagship service.

Google has been reluctant to share its technology broadly because, like ChatGPT and similar systems, it can generate false, toxic and biased information. LaMDA is available to only a limited number of people through an experimental app, AI Test Kitchen.

Google sees this as a struggle to deploy its advanced A.I. without harming users or society, according to a memo viewed by The Times. In one recent meeting, a manager acknowledged that smaller companies had fewer concerns about releasing these tools, but said Google must wade into the fray or the industry could

move on without it, according to an audio recording of the meeting obtained by The Times.

Other companies have a similar problem. Five years ago, Microsoft released a chatbot, called Tay, that spewed racist, xenophobic and otherwise filthy language and was forced to immediately remove it from the internet — never to return. In recent weeks, Meta took down a newer chatbot for many of the same reasons.

Executives said in the recorded meeting that Google intended to release the technology that drove its chatbot as a cloud computing service for outside businesses, and that it might incorporate the technology into simple customer support tasks. It will maintain its trust and safety standards for official products, but it will also release prototypes that do not meet those standards.

It may limit those prototypes to 500,000 users and warn them that the technology could produce false or offensive statements. Since its release on the last day of November, ChatGPT — which can produce similarly toxic material — has been used by over a million people.

"A cool demo of a conversational system that people can interact with over a few rounds, and it feels mind-blowing? That is a good step, but it is not the thing that will really transform society," Zoubin Ghahramani, who oversees the A.I. lab Google Brain, said in an interview with The Times last month, before ChatGPT was released. "It is not something that people can use reliably on a daily basis."

Google has already been working to enhance its search engine using the same technology that

underpins chatbots like LaMDA and ChatGPT. The technology — a "large language model" — is not merely a way for machines to carry on a conversation.

Today, this technology helps the Google search engine highlight results that aim to directly answer a question you have asked. In the past, if you typed "Do aestheticians stand a lot at work?" into Google, it did not understand what you were asking. Now, Google correctly responds with a short blurb describing the physical demands of life in the skin care industry.

Many experts believe Google will continue to take this approach, incrementally improving its search engine rather than overhauling it. "Google Search is fairly conservative," said Margaret Mitchell, who was an A.I. researcher at Microsoft and Google, where she helped to start its Ethical A.I. team, and is now at the research lab Hugging Face. "It tries not to mess up a system that works."

Other companies, including Vectara and a search engine called Neeva, are working to enhance search technology in similar ways. But as OpenAI and other companies improve their chatbots — working to solve problems with toxicity and bias — this could become a viable replacement for today's search engines. Whoever gets there first could be the winner.

"Last year, I was despondent that it was so hard to dislodge the iron grip of Google," said Sridhar Ramaswamy, who previously oversaw advertising for Google, including Search ads, and now runs Neeva. "But technological moments like this create an opportunity for more competition."

Music Fans, Eager to See Favorite Acts, Respond to Siren Call for Credit Cards

FROM FIRST BUSINESS PAGE
tially because her mother had encouraged her to start building credit so that she would have a good credit score when she moved into her own apartment, and Ms. Swift's concert deal led Ms. Smith to take that financial step.

More than a decade ago, credit card companies showed up on college campuses to market themselves to students, offering them free food or T-shirts in exchange for filling out applications for their first cards. This practice declined after Congress passed a law known as the Credit CARD Act in 2009 that provided sweeping protections for consumers, including restricting marketing to students on college campuses and at off-campus college events.

But credit card companies have continued to use marketing practices that target young people, including teaming up with their favorite musical acts. Now, instead of free swag, the chance to see artists like Ms. Swift, Harry Styles or Shawn Mendes live in concert is convincing many young music fans to sign up for their first cards.

Like Capital One, Citi offers cardholders early access to concert presales through its Citi Entertainment program, which has no fee to access and is available to all Citi credit card and debit card holders. American Express offers some cardholders preferential access to tickets for Broadway shows and concerts, in addition to exclusive entrances at some venues. But access to certain exclusive experiences, like a three-day package to the Coachella Valley Music and Arts Festival, requires having an American Express Platinum Card or Centurion card — premium cards with exorbitant annual fees.

In the case of the Eras Tour, demand was so intense that millions of fans, known as Swifties, experienced hourslong wait times and frustrating technical issues that prevented them from securing tickets. During one of the presale days, Ticketmaster said it received 3.5 billion system requests to purchase tickets for Ms. Swift's tour. Some fans applied for their first credit cards through Capital One to increase their chances of obtaining tickets. (Capital One did not respond to a query about whether the issuer had an increase in applications after Ms. Swift's tour was announced.)

For other young fans, getting their first credit cards allowed them to pay for shows they couldn't immediately afford.

Leah Garcia, a 21-year-old college student who lives in El Paso, is a fan of artists like Mr. Styles, Dominic Fike and The Driver Era. She recently spent around \$800 on tickets to their shows using her first credit card, a Discover card.

"A lot of artists that I'm really into started announcing tours and I was like, 'Oh god, I don't have the money in my bank account right now to buy tickets,'" Ms. Garcia said. "So I decided to open up a



ROSS MANTLE FOR THE NEW YORK TIMES
Halie Smith, 23, applied for a credit card to better her chances of buying tickets to a Taylor Swift concert.

credit card just because I thought it would be easier access to be able to buy the tickets."

Ms. Garcia said she consulted with her mother, who explained to her how to use the card responsibly and told her not to use it just for concert tickets. Ms. Garcia said she had so far paid off her credit card before the bill was due with money she made from babysitting.

Nyazia Martin, a 28-year-old graduate student who lives in Louisville, Ky., saw Reba McEntire at a concert in October and had such a good time that she applied for her first credit card to buy a ticket for another show in Indianapolis. Before signing up, she researched the best credit cards for students and decided on a Discover card with a \$500 limit.

'It just feels like my Reba credit card.'

Nyazia Martin, a graduate student who applied for a credit card to buy a Reba McEntire concert ticket.

Ms. Martin, who said she was discouraged by her mother from getting a credit card growing up because "it led to money issues," spent about \$280 for the ticket and also used the card to buy new red boots for the show.

"It just feels like my Reba credit card," said Ms. Martin, who planned to pay off the balance in three installments.

Ms. Martin said that she gets a stipend to teach theater to undergraduate students and that her program was fully funded. She sticks to a strict budget now compared with when she was working and had more financial flexibility.

Elliot Pepper, a financial literacy teacher and co-founder of Northbrook Financial, a wealth management and tax planning firm, said that it was a positive thing for young people to get credit cards and use them responsibly, but he cautioned them not to be greedy because of high demand.

"I'm worried that people are jumping to utilize a credit card thinking that, with all the glitz and glamour of the marketing that credit card companies do, they're somehow getting a deal," he said. "A credit card isn't free money. A credit card is just a short-term loan that you have to pay back."

Mr. Pepper suggested reaping the benefits of having a credit card by signing up for one that offers rewards and no fees, and paying the balance in full every month. "Your goal should be to be the credit card company's worst customer," he said.

Jena Soliman considers going to concerts a priority and often travels with her friends to see her favorite artists perform. In 2019, the 23-year-old college student saw Mr. Mendes on tour 10 times. Last year, Ms. Soliman saw Mr. Styles in concert eight times and said she spent from \$3,000 to \$5,000 on travel costs and tickets using cash and a credit card.

Ms. Soliman opened her first credit card through Capital One a few years ago to purchase tickets to Mr. Styles's Love on Tour concert series, which was postponed because of the pandemic. At the time, Ms. Soliman, who had already been talking with her parents about getting a credit card, spent about \$205 for one ticket.

"Once he announced his tour, that solidified it for me," Ms. Soliman said.

Ms. Soliman, who has since signed up for a second credit card through Discover, said she paid off her balance in full once she used the card because her father explained to her the importance of maintaining her credit score. She uses the card mostly for concert tickets and occasionally for small purchases like gasoline.

Alyssa Smith, a 33-year-old who lives in Salt Lake City, is the same age as Ms. Swift and has listened to all of her albums since the beginning of the pop star's career.

Ms. Smith, who works in the medical industry, said the Eras Tour was the first concert she felt financially stable enough to afford tickets to so she opted to do whatever she could to secure a seat at one of Ms. Swift's shows. She signed up for her first credit card after seeing Ms. Swift in a Capital One commercial and viewed it as an opportunity to get access to presale tickets while also building her credit.

"I've been really excited because this is my first credit card," Ms. Smith said. "I've been scared and financially being a millennial it's pretty difficult."

Ms. Smith was given priority access during presales because she had purchased tickets to Ms. Swift's Lover Fest tour, which was canceled because of the pandemic, and because she had purchased merchandise for Ms. Swift's new album before it came out. Still, Ms. Smith was unable to get tickets because of high demand.

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re: Chapter 11
Case No. 22-29027 (M)
(Jointly Administered)

NOTICE OF HEARING TO CONSIDER (I) THE ADEQUACY OF THE DEBTORS' DISCLOSURE STATEMENT, (II) CONFIRMATION OF THE PLAN AND (III) RELATED VOTING AND OBJECTION PROCEDURES

PLEASE TAKE NOTICE THAT on December 21, 2022, the United States Bankruptcy Court for the Southern District of Texas (the "Court") entered an order (Docket No. 715) (the "Disclosure Statement Order") (a) authorizing the above-captioned debtors and debtors in possession (collectively, the "Debtors") to solicit the Plan and (b) authorizing the filing of the Disclosure Statement (the "Disclosure Statement") as containing "adequate information" pursuant to section 107 of the Bankruptcy Code (the "Disclosure Statement") (c) approving the solicitation materials and documents to be included in the solicitation packages (the "Solicitation Packages"); and (d) approving procedures for soliciting, receiving, and tabulating votes on the Plan and for filing objections to the Plan and final approval of the Disclosure Statement.

PLEASE TAKE FURTHER NOTICE THAT the hearing at which the Court will consider Confirmation of the Plan and final approval of the Disclosure Statement (the "Combined Hearing") will commence on February 16, 2023, at 1:30 p.m., preceding Central Time, before the Honorable Marvin Agur in the United States Bankruptcy Court for the Southern District of Texas, located at Courtroom 404, 4th floor, 515 Ruskin Avenue, Houston, TX 77002.

Please be advised: The Combined Hearing may be continued from time to time by the Court or the Debtors without further notice other than by such adjournment being announced in open court or by a Notice of Adjournment filed with the Court and served on all parties entitled to notice.

IMPORTANT INFORMATION REGARDING VOTING ON THE PLAN

Voting Record Date. The voting record date is December 14, 2022 (the "Voting Record Date"), which is the date for determining which Holders of Claims in the Voting Classes are entitled to vote on the Plan.

Voting Deadline. The deadline for voting on the Plan is Friday, January 13, 2023, at 4:00 p.m., prevailing Central Time (the "Voting Deadline"). If you received a Solicitation Package, including a Ballot and intent to vote on the Plan now, you must return the Ballot and intent to vote to the Debtor in the manner specified in the Ballot. If you did not receive a Ballot or did not return your completed Ballot according to the instructions in the Ballot, you must return your completed Ballot to the Debtor in the manner specified in the Ballot and in the voting instructions so that it is actually received by the Debtor's claims, notice, and solicitation agent, Epic Corporate Restructuring, LLC (the "Solicitation Agent") or, if not by the Voting Deadline, a failure to follow such instructions may disqualify your vote.

CRTICAL INFORMATION REGARDING OBJECTING TO THE PLAN

Section 9 of the Plan contains Release, Exculpation, and Injunction provisions. Section 9.4 contains a Third-Party Release. Thus, you are advised to review and consider the Plan carefully because your rights might be affected thereunder.

Binding Nature of the Plan: If confirmed, the Plan will bind all Holders of Claims or Interests to the maximum extent permitted by applicable law, whether or not such Holder will receive or retain any interest in property under the Plan, has a Pro rata right in claims in these Chapter 11 Cases, or failed to vote to accept or reject the Plan or voted to reject the Plan or voted to accept the Plan.

Plan and Disclosure Statement Objection Deadline: The deadline for filing objections to the Plan and final approval of the Disclosure Statement is February 1, 2023, at 4:00 p.m., prevailing Central Time (the "Plan and Disclosure Statement Objection Deadline"). All objections to the relief sought at the Combined Hearing must: (a) be in writing; (b) conform to the Bankruptcy Rules, the Bankruptcy Local Rules, and any orders of the Court; (c) state, with particularity, (i) the name of the objector, (ii) the nature and amount of the Claims held or asserted by the objector against the Debtor's estates or properties, (iii) the legal and factual basis for the objection, and the specific grounds and, if applicable, (iv) a proposed modification to the Plan (or related material) that would resolve such objection; and (v) be filed with the Court and served on the Debtors and certain other parties so as to be actually received on or before the Plan and Disclosure Statement Objection Deadline.

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